

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KEVIN P KOWALCZYK
DEBRA L KOWALCZYK
Debtor(s)

Case No. 17-23687CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2017.
- 2) The plan was confirmed on 01/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/19/2018, 01/23/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2019.
- 5) The case was completed on 12/07/2022.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,104.90.
- 10) Amount of unsecured claims discharged without full payment: \$23,344.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$160,371.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$160,371.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,390.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,301.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,691.20**

Attorney fees paid and disclosed by debtor: \$610.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY EAR, NOSE & THROAT	Unsecured	67.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	12,300.00	11,101.45	11,101.45	11,101.45	1,665.56
ARMSCARE	Unsecured	100.95	NA	NA	0.00	0.00
ARMSTRONG COUNTY MEMORIAL F	Unsecured	4,500.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	23,059.00	22,974.37	22,974.37	22,974.37	8,260.67
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	109,080.00	113,335.53	0.00	57,835.94	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	23,719.46	23,719.46	23,719.46	0.00
BHS FASTER CARE	Unsecured	26.55	NA	NA	0.00	0.00
COMCAST	Unsecured	418.48	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	18,413.45	0.00	21,559.20	0.00
CREDIT COLLECTIONS USA	Unsecured	1,200.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,114.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	83.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	25,000.00	0.00	0.00	0.00	0.00
EMERGENCY MEDICINE ASSOC	Unsecured	264.63	NA	NA	0.00	0.00
ER DOCTORS AT POINTE COUPEE	Unsecured	128.00	NA	NA	0.00	0.00
FAMILY COUNSELING CENTER OF AF	Unsecured	164.36	NA	NA	0.00	0.00
GENERAL REVENUE CORP	Unsecured	618.00	NA	NA	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NELA	Unsecured	3,888.00	4,279.42	4,279.42	0.00	0.00
HOSE CO NO. 6 AMBULANCE SVC	Unsecured	72.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	9,295.00	8,392.75	8,392.75	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	204.00	1,563.15	1,563.15	1,563.15	0.00
JAMES NEMEC DMD	Unsecured	225.00	NA	NA	0.00	0.00
JSO ASSOCIATION IN PATHOLOGY	Unsecured	420.00	NA	NA	0.00	0.00
KEYSTONE REHABILITATION SYSTEM	Unsecured	566.00	NA	NA	0.00	0.00
MONTGOMERY LYNCH & ASSOCIATI	Unsecured	124.14	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	568.47	568.47	0.00	0.00
PENN CREDIT CORP	Unsecured	256.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	352.66	352.66	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,074.00	1,074.66	1,074.66	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PYOD LLC - ASSIGNEE	Unsecured	368.00	0.00	0.00	0.00	0.00
QUAD COUNTY ORAL SURGERY	Unsecured	75.00	NA	NA	0.00	0.00
TRI RIVERS SURGICAL ASSOC.	Unsecured	54.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	0.00	0.00	0.00	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	380.00	380.00	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	1,099.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$22,974.37	\$80,810.31	\$8,260.67
Mortgage Arrearage	\$23,719.46	\$23,719.46	\$0.00
Debt Secured by Vehicle	\$11,101.45	\$11,101.45	\$1,665.56
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$57,795.28	\$115,631.22	\$9,926.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,563.15	\$23,122.35	\$0.00
TOTAL PRIORITY:	\$1,563.15	\$23,122.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,047.96	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,691.20</u>
Disbursements to Creditors	<u>\$148,679.80</u>
TOTAL DISBURSEMENTS :	<u>\$160,371.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/17/2023

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.